Listing of Claims:

This listing of claims replaces all previous versions and listings of claims.

1. (currently amended) A method of a lending institution funding a pool of loans~~,~~ with one or more insurers, the pool of loans having associated therewith a first rating or no rating, an aggregate amount and a first loss, the insurers having a second rating greater than the first rating, the method comprising:

the lending institution assuming risk of the first loss by providing a first loss financial guaranty, the first loss being a percentage of the aggregate amount of the pool of loans;

the lending institution transforming the pool of loans from having the first rating or no rating to having the second rating by transferring the loans to an entity that secures insurance for the loans from the insurers, and transferring a risk of loss other than the first loss to the insurers, the entity ~~having a second rating greater than the first rating and~~ issuing a note based on the pool of loans and securing proceeds by issuing the note based on the pool of loans and the~~its~~ second rating, ~~;~~the proceeds in an amount greater than that which the lending institution could secure due to the second rating being greater than the first rating or no rating;

the lending institution receiving the proceeds based on issuing the note from the entity in return for transferring the loans to the entity; and

the lending institution funding the loans using the proceeds.~~;~~

~~maintaining an electronic database on a computer having memory; and~~

~~storing information about the loans in the database.~~

2. (previously presented) A method as recited by claim 1, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance provided by the reinsurer, and wherein the pool of loans is a pool of loans of the lender.

3. (previously presented) A method as recited by claim 1, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance

provided by the reinsurer, and wherein the pool of loans is a pool of loans of a third party.

4. (cancelled)

5. (cancelled)

6. (currently amended) A method as recited by claim 1~~5~~, wherein the entity comprises a bankruptcy-remote entity and a trust.

7-26. (cancelled)

27. (new) A computer memory product having computer readable program code embodied thereon, the computer readable program code adapted to be executed by one or more processors to implement a method of a lending institution funding a pool of loans with one or more insurers, the pool of loans having associated therewith a first rating or no rating and the insurers having a second rating greater than the first rating or no rating, the method comprising:

receiving data regarding requests of borrowers related to the pool of loans and storing the data in electronic memory;

analyzing the data to determine risk associated with the pool of loans having an aggregate amount of the pool of loans, the risk including a risk of a first loss and a risk of loss other than the risk of the first loss, the first loss being a percentage of the aggregate amount of the pool of loans, the lending institution assuming the risk of the first loss by providing a first loss financial guaranty to the insurers; and

accessing the data from electronic memory and, based on the data, the lending institution securing insurance for the loans from the insurers, thereby transforming the pool of loans from having the first rating or no rating to having the second rating and transferring the risk of loss other than the risk of first loss to the insurers, the lending institution receiving the proceeds from an entity in return for transferring the loans to the entity and funding the pool of loans based on the data and using the proceeds.

28. (new) The computer memory product of claim 27, wherein the lending institution transfers the loans to an entity and the entity secures insurance for the loans from the insurers.

29. (new) The computer memory product of claim 27, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance provided by the reinsurer, and wherein the pool of loans is a pool of loans of the lender.

30. (new) The computer memory product of claim 27, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance provided by the reinsurer, and wherein the pool of loans is a pool of loans of a third party.

31. (new) The computer memory product of claim 27, wherein the entity comprises a bankruptcy-remote entity and a trust.

32. (new) The computer memory product of claim 27, wherein the entity issues a note based on the pool of loans and securing proceeds by issuing the note based on the pool of loans and the second rating, the proceeds in an amount greater than that which the lending institution could secure due to the second rating being greater than the first rating.

33. (new) A computer-implemented method of a lending institution funding a pool of loans with one or more insurers, the pool of loans having associated therewith an aggregate amount and a first rating or no rating, the insurers having a second rating greater than the first rating, the method comprising:

providing a lender computer connected to an electronic network, the lender computer including one or more processors configured in accordance with software to:

receive via the electronic network data regarding loan requests of one or more borrowers, the data including data regarding personal and financial information of each borrower;

analyze the data regarding each of the loan requests of the one or more borrowers to determine a risk associated with making a loan to each borrower;

approve for inclusion in the pool of loans, loans associated with the loan requests of the one or more borrowers where the risk associated with making the loans falls within lender risk criteria; and

retrieve from electronic memory data regarding the loans approved for inclusion in the pool of loans;

providing a first loss financial guaranty for the pool of loans, the lending institution assuming a risk of a first loss, the first loss being a percentage of the aggregate amount of the pool of loans;

transferring the pool of loans to an entity that secures insurance for the loans from the insurers, thereby transferring a risk of loss other than the risk of first loss to the insurers and securing proceeds based on the pool of loans and the second rating, the proceeds in an amount greater than that which the lending institution could secure due to the second rating being greater than the first rating or no rating;

receiving the proceeds in response to transferring the pool of loans to the entity; and

the lending institution causing the pool of loans to be funded based on the data and using the proceeds.

34. (new) The computer-implemented method of claim 33, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance provided by the reinsurer, and wherein the pool of loans is a pool of loans of the lender.

35. (new) The computer-implemented method of claim 33, wherein the lending institution comprises a lender and a reinsurer, and wherein the first loss financial guaranty is reinsurance provided by the reinsurer, and wherein the pool of loans is a pool of loans of a third party.

36. (new) The computer-implemented method of claim 33, wherein the entity comprises a bankruptcy-remote entity and a trust.

37. (new) The computer-implemented method of claim 33, wherein the entity issues a note based on the pool of loans and securing proceeds by issuing the note based on the pool of loans and the second rating, the proceeds in an amount greater than that which the lending institution could secure due to the second rating being greater than the first rating.